

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

In re:

MELANIE ANDRENETTE  
MCGOWAN

Debtor(s)

Case No. A23-55581-WLH

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**STANDING CHAPTER 13 TRUSTEE'S FINAL REPORT AND ACCOUNT**

Nancy Whaley, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/13/2023.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/23/2023.
- 6) Number of months from filing to last payment: 2.
- 7) Number of months case was pending: 2.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,153.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$1,152.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$1,152.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$747.12
Court Costs	\$0.00
Trustee Expenses & Compensation	\$74.88
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$822.00**

Attorney fees paid and disclosed by debtor:	\$0.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN CREDIT ACCEPTANCE	Secured	16,398.00	17,327.74	17,327.74	330.00	0.00
ASHLEY FUNDING SERVICES LLC	Unsecured	NA	1,450.00	1,450.00	0.00	0.00
DC PROPERTY W, LLC	Unsecured	0.00	4,222.50	4,222.50	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LL	Unsecured	1,940.00	1,940.49	1,940.49	0.00	0.00
LVNV FUNDING, LLC	Unsecured	809.00	809.99	809.99	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	NA	500.74	500.74	0.00	0.00
AARONS	Unsecured	0.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Unsecured	525.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Unsecured	348.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,940.00	NA	NA	0.00	0.00
GA DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
IRS	Priority	0.00	NA	NA	0.00	0.00
CONVERGENT OUT SOURCING	Unsecured	503.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT LP	Unsecured	211.00	NA	NA	0.00	0.00
GREAT LAKES CR UN	Unsecured	278.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYST	Unsecured	672.00	NA	NA	0.00	0.00
TRUIST BANK	Unsecured	NA	153.12	153.12	0.00	0.00
TRUIST BANK	Unsecured	NA	566.43	566.43	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,327.74	\$330.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,327.74</b>	<b>\$330.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,643.27</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$822.00</u>	
Disbursements to Creditors		<u>\$330.00</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$1,152.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/24/2023

By: /s/ Nancy Whaley

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**CERTIFICATE OF SERVICE**

Case No. A23-55581-WLH

I certify that on this day I caused a copy of this Trustee's Final Report to be served via United States First Class Mail with adequate postage prepaid on the following parties at the address shown for each:

**Debtor(s):**

MELANIE ANDRENETTE MCGOWAN  
1181 VINTAGE POINT DR.  
LAWRENCEVILLE, GA 30044

I further certify that I have on this day electronically filed the foregoing Trustee's Final Report using the Bankruptcy Court's Electronic Case Filing program, which sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

**Attorney for the Debtor(s):**

THE BALLARD LAW GROUP

This the 24th day of August, 2023.

/s/

Nancy J. Whaley  
Standing Chapter 13 Trustee  
State Bar No. 377941  
303 Peachtree Center Avenue, NE  
Suite 120  
Atlanta, GA 30303  
678-992-1201